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(Not for submission under 37 CFR 1.99)

Application Number	10708837
Filing Date	2004-03-26
First Named Inventor	Blayn Beenau
Art Unit	2876
Examiner Name	Daniel Walsh
Attorney Docket Number	70655.0100

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Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
W	1	5739512		1998-04-14	Toganazzini	
	2	5742756		1998-04-21	Dillaway, et al.	
	3	5742845		1998-04-21	Wagner	
	4	5757917		1998-05-26	Rose, et al.	
	5	5778173		1998-07-07	Apte	
	6	5796831		1998-08-18	Paradinas, et al.	
	7	5799087		1998-08-25	Rosen	
	8	5806045		1998-09-08	Biorge, et al.	

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DW	9	5815657		1998-09-29	Williams, et al.	
f	10	5826241		1998-10-20	Stein, et al.	
	11	5857079		1999-01-05	Claus, et al.	
	12	5884271		1999-03-16	Pitroda	
	13	5884292		1999-03-16	Baker, et al.	
	14	5889941		1999-03-30	Tushie, et al.	
	15	5892211		1999-04-06	Davis, et al.	
	16	5898838		1999-04-27	Wagner	
	17	5905908		1999-05-18	Wagner	
	18	5907620		1999-05-25	Klemba, et al.	
W	19	5912446		1999-06-15	Wong, et al.	

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dw	20	5917925		1999-06-29	Moore	
	21	5920058		1999-07-06	Weber, et al.	
	22	5920629		1999-07-06	Rosen	
	23	5920847		1999-07-06	Kolling, et al.	
	24	5936226		1999-08-10	Aucsmith	
	25	6091835		2000-07-18	Smithies, et al.	
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	27	6199762		2001-03-13	Hohle	
	28	6263446		2001-07-17	Kausik, et al.	
	29	6327578		2001-12-04	Linehan	
	30	6338048		2002-01-08	Mori	

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Dh	31	6507662		2003-01-14	Brooks	
	32	6657614		2003-12-02	Ito, et al.	
	33	6873974		2005-03-29	Schutzer	
	34	7051925		2006-05-30	Schwarz, Jr.	
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	2	20030130820		2003-07-10	Lane, III	
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26	5	20040160310		2004-08-19	Chen, et al.	
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	11	20020147002		2002-10-10	Trop, et al.	
	12	20020158747		2002-10-31	McGregor, et al.	
	13	20020186838		2002-12-12	Brandys	
	14	20030097344		2003-05-22	Chaum, et al.	
4	15	20040031856		2004-02-19	Atsmon, et al.	

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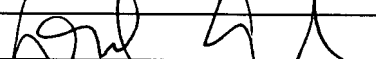
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	3	20050123137		2005-06-09	McCallum		
	4	20050216424		2005-09-29	Gandre, et al.		
	5	20060229988		2006-10-12	Oshima, et al.		
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	4	0949595	EP		1999-10-13	Citicorp Development Center		<input type="checkbox"/>
	5	WO 03/007623	WO		2003-01-23	American Express Travel Related Services Co., Inc.		<input type="checkbox"/>
	6	1345146	EP		2003-09-17	NCR International Inc.	Same as JP2003-288646	<input type="checkbox"/>
	7	2003-288646	JP		2003-10-10	NCR International Inc.	Same as EP1345146	<input type="checkbox"/>
	8	4339460	DE		1993-11-19	Siemens AG		<input type="checkbox"/>
	9	WO 98/21683	WO		1998-05-22	Finjan Software, Ltd.		<input type="checkbox"/>
	10	WO 98/45778	WO		1998-10-15	Zuta		<input type="checkbox"/>

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	11	WO 99/21321	WO		1999-04-29	Cryptoworks		<input type="checkbox"/>
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	13	0927945	EP		1999-07-07	Amazon.com, Inc.		<input type="checkbox"/>
	14	1017030	EP		2000-07-05	IBM		<input type="checkbox"/>




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	1	Costco, The Choice is Yours, 1998, http://www.costco.com/frameset.asp?trg=subcat%2Easp&catid=502&subsid=503&log=	<input type="checkbox"/>
	2	For Partners, Card Co-branding, 2000, http://www.statravel.com.sg/idcards/pcobrand	<input type="checkbox"/>
	3	Financial Technology International Bulletin, V14, n1, p4, September 1996	<input type="checkbox"/>
	4	Green, Thomas C., "American Express Offers temporary CC numbers for the web," 09/09/00, The Register, www.theregister.c.uk/c	<input type="checkbox"/>
	5	CNN.com, U.S. News, "American Express to offer disposable credit card numbers," 09/08/00, Associated Press, www.cnn.c	<input type="checkbox"/>

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	6	American Express, "Private PaymentsSM ; A New Level of Security from American Express," American Express Website, Cards	<input type="checkbox"/>
	7	Martin, Zack, "One-Time Numbers Stop Web Hackers From Pilfering Data," 01/01, Card Marketing, Thomson Financial, www.crdforum.c	<input type="checkbox"/>
	8	The Dollar Stretcher, "Disposable Credit Card Numbers," 01/01, CardRatings.org, www.stretcher.c	<input type="checkbox"/>
	9	Goldman, J., "Internet Security, The Next Generation, When Software Encryption is not Enough," WEB TECHNIQUES, November 1997, pp. 43-46	<input type="checkbox"/>
	10	SIMMONS, J., "Smart Cards Hold the Key to Secure Internet Commerce," EC WORLD, December 1998, pp. 36-38	<input type="checkbox"/>
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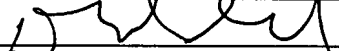
17	GOBIOFF, et al., "Smart Cards in Hostile Environments," Proc. 2nd USENIX Workshop in Electronic Commerce, November 18-21, 1996, pp. 23-28	<input type="checkbox"/>
18	FANCHER, C.H., "In Your Pocket Smartcards," IEEE Spectrum, February 1997, pp. 47-53	<input type="checkbox"/>
19	BLYTHE, I., "Smarter, More Secure Smartcards," BYTE, June 1997, pp. 63-64	<input type="checkbox"/>
20	LEACH, Dr. J., "Dynamic Authentication for Smartcards," Computers and Security, Vol. 14, No. 5, 1995, pp. 385-389	<input type="checkbox"/>
21	WU, et al., "Authenticating Passwords Over an Insecure Channel," Computers and Security, Vol. 15, No. 5, 1996, pp. 431-439	<input type="checkbox"/>
22	MANNINGER, et al., "Adapting an Electronic Purse for Internet Payments," ACISP '98 Proceedings, July 13-15, 1998, pp. 205-214	<input type="checkbox"/>
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25	Business Wire (press release), "Master Card E-Wallet," July 11, 2000	<input type="checkbox"/>
26	Obongo.com Website, "Obongo," August 8, 2000 (Description of wallet toolbar also available at http://www.obongo.com/chabi/website/index.htm)	<input type="checkbox"/>
27	PR Newswire (press release), "Providian Launches Nation's First Clear Chip Card," September 12, 2000. The press release may be related to the art of the invention, but based upon the information in the press release, it is unclear if the press release is prior art. However, in an abundance of caution the Applicant desires to put the press release into the file wrapper	<input type="checkbox"/>

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	20	6021943		2000-02-08	Chastain	
	21	6029175		2000-02-22	Chow	
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OW	31	6575361		2003-06-10	Graves, et al.	
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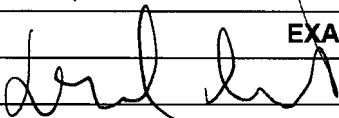
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